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Box PATENT APPLICATION
Assistant Commissioner for Patents
Washington, D.C. 20231

Re: New U.S. Patent Application
Title: SOLICITATION TO WEB MARKETING LOOP PROCESS
Inventors: Steven METSKER et al.

Sir:

We enclose the following papers for filing in the United States Patent and Trademark Office in connection with the above patent application.

1. Application - 24 pages, including 9 independent claims and 54 claims total.
2. Drawings - 18 sheets of informal drawings (Figures 1A-B, 2-3, 4A-B, 5-7, 7A-B, 8-15).
3. A check for \$1,770.00 representing a \$690.00 filing fee and \$1,080.00 for additional claims.

This application is being filed under the provisions of 37 C.F.R. § 1.53(f). Applicants await notification from the Patent and Trademark Office of the time set for filing the Declaration.

Please accord this application a serial number and filing date.

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September 8, 2000

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The Commissioner is hereby authorized to charge any additional filing fees due and any other fees due under 37 C.F.R. § 1.16 or § 1.17 during the pendency of this application to our Deposit Account No. 06-0916.

Respectfully submitted,

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CGG/CMP/jl
Enclosures

060916

UNITED STATES PATENT APPLICATION

FOR

SOLICITATION TO WEB MARKETING LOOP PROCESS

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BACKGROUND OF THE INVENTION

A. Field of the Invention

5 The present invention relates generally to providing solicitations for offers and, more particularly, to a network that provides systems, apparatus, and methods for maintaining offers on a network and for permitting users to access and respond to the offers.

B. Description of the Prior Art

10 Advertising often takes a two-stage approach, applying marketing techniques in a solicitation and again, at a point of sale. The point of sale that a solicitation drives a customer to, for example, may be a store, a telemarketing center, or a web site on the Internet. Today, there is usually little connection between marketing done at the point of sale and the reasons why the company solicited a given customer. Physical stores cannot change to adapt their marketing approach when a customer arrives. A telemarketing center can adapt somewhat to meet a particular customer's needs, but is much less flexible than the Internet. Only the Internet has the potential to customize the experience of visiting a point of sale.

15 Some web sites today provide a custom experience for the user. This customization often depends on the user's previous visits. However, today's web sites do not base their customization on a solicitation. That is to say, today's web sites do not complete the loop from a solicitation to web-based marketing.

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Further, some web sites today provide offers on their web site. However, these offers are directed to the general public. They are not directed to specific individuals. Additionally, these offers are not provided in response to a solicitation received by a select group of individuals.

As such, a system is needed to provide solicitations and offers to potential or existing customers through the Internet. Further, a system is needed to allow these existing or potential customers to respond to these solicitations and offers through the Internet, thus tying together the solicitation and point of sale phases of marketing.

SUMMARY OF THE INVENTION

To overcome the limitations of existing techniques to provide solicitations and offers, and in accordance with the purpose of the invention, as embodied and broadly described herein, methods and systems consistent with the invention include a method for providing web-based solicitations and corresponding responses, including providing a solicitation to a set of recipients sharing pre-selected characteristics, incorporating in the solicitation a code and a universal resource locator (URL) corresponding to a web site; receiving a request to access the web site with the code; providing an offer corresponding to the code; and receiving responses to the offer.

Another embodiment of the present invention, as embodied and broadly described herein provides for a system and method for accessing web-based solicitations including receiving a solicitation with a code and a universal resource locator (URL) corresponding to a web site; accessing a web page through the URL and the code; receiving an offer based on the code; and providing a response to the offer at the web page.

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It is to be understood that both the foregoing general description and the following detailed description are exemplary and explanatory only and are not restrictive of the invention, as claimed. Advantages of the invention will be set forth in part in the description which follows, and in part will be obvious from the description, or may be learned by practice of the invention. The objects and advantages of the invention will be realized and attained by means of the elements and combinations particularly pointed out in the appended claims.

BRIEF DESCRIPTION OF THE DRAWINGS

The accompanying drawings, which are incorporated in and constitute a part of this specification, illustrate an implementation of the invention and, together with the description, explain the goals, advantages and principles of the invention. In the drawings,

Fig. 1A is an exemplary pictorial diagram of a computer network in which systems consistent with the present invention may be implemented;

Fig. 1B is an alternate diagram of a computer network in which systems consistent with the present invention may be implemented;

Fig. 2 is an exemplary block diagram of the main components of a client server consistent with the present invention;

Fig. 3 is an exemplary block diagram of the main components of a web server consistent with the present invention;

Fig. 4A is an exemplary block diagram of the main components of an administration server consistent with the present invention;

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Fig. 4B is an exemplary block diagram of the configuration of a system consistent with the present invention;

Fig. 5 depicts an exemplary flow chart of the general steps performed for providing web-based solicitations consistent with the present invention;

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Fig. 6 depicts an exemplary flow chart of the specific steps performed for providing web-based solicitations consistent with the present invention;

Fig. 7A depicts an exemplary flow chart of the specific steps performed for providing web-based solicitations of another embodiment consistent with the present invention;

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Fig. 7B depicts an exemplary flow chart of the specific steps performed for providing web-based solicitations of another embodiment consistent with the present invention;

Fig. 8 depicts an exemplary flow chart of the specific steps performed for saving a user's access history information consistent with the present invention;

Fig. 9 depicts an exemplary flow chart for the specific steps performed for actively updating offers consistent with the present invention;

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Fig. 10 is an exemplary pictorial diagram of a view presented to a user when the web site is first accessed consistent with the present invention;

Fig. 11 is an exemplary pictorial diagram of a view presented to a user when the user when the web site is first accessed and the user has previously responded to the offer consistent with the present invention;

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Fig. 12 is an exemplary pictorial diagram of a view presented to a user when the information the user entered is not verified consistent with the present invention;

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Fig. 13. is an exemplary pictorial diagram of a view presented to a user when an offer is being provided consistent with the present invention;

Fig.14 is an exemplary pictorial diagram of a view presented to a user when an offer is accepted by the user consistent with the present invention; and

Fig. 15 is an exemplary pictorial diagram of a view presented to a user when an offer is rejected by the user consistent with the present invention.

DETAILED DESCRIPTION

Reference will now be made in detail to an implementation consistent with the present invention. Wherever possible, the same reference numbers will be used throughout the drawings to refer to the same or like parts.

Overview

Methods and systems consistent with the present invention overcome the shortcomings of conventional systems by providing for solicitations to be offered based on a user's characteristics and allowing users to access and accept offers through a web site. The system generally provides for evaluating a user's characteristics, generating and sending to the user a solicitation incorporating a code and a universal resource locator (URL), allowing the user to access the web site by using the URL and enter the code incorporated in the solicitation, review offers corresponding to the code, and receiving responses related to the offers.

System

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Fig. 1A depicts a computer network system in which systems consistent with the present invention may be implemented. System 100 includes clients 101 and 102, Internet 104, web server 106, Administration server 108 and database 110. Clients 101 and 101 are typically users and are connected to a network, e.g. the Internet 104. Web server 106 is also connected to Internet 104 wherein clients 101 and 102 can access web server 106. It can be appreciated by one of ordinary skill in the art that clients 101 and 102 can denote a single client or can be many clients. Through web server 106, clients 101 and 102 can access offers contained in database 110. Administration server 108 is an Administration server and can access web server 106 and database 110 directly. The system also contains database 110 with access from web server 106 and Administration server 108. Database 110 may contain the offers the users receive upon access to the web site. Database 110 is maintained by Administration server 108.

Fig. 1B depicts an alternate system in which systems consistent with the present invention may be implemented. System 110 contains personal computer 112, Internet 114, Web server 116, database 118 and database 120. Personal computer 112 is connected to Internet 114. It can be appreciated by one of ordinary skill in the art that personal computer 112 can be a single user or multiple users. Personal computer 112, through Internet 114, accesses Web server 116. Web server 116 contains the application business logic representing the front end segment of the system. Web server 116 connects to database 118 representing the back end segment. Database 118 is connected to database 120 containing the account management business logic. Firewall 112 may be implemented between Internet 114 and Web server 116. Firewall 124 may be implemented between Web server 116 and Database 118. Firewall 128 may be implemented between database 118 and database 120.

Fig. 2 depicts the hardware configuration of client 101 consistent with the present invention. It can be appreciated that the configuration of client 101 can be the same for all the clients on the Internet 104. Client 101 comprises memory 200, browser 202, secondary storage device 204, central processing unit 206 and input/output device 208. A user can access, through input/output device 208 browser 202 which enables access to Internet 104 and subsequent access to web server 106.

Fig. 3 depicts the hardware configuration of web server 106 consistent with the present invention. Web server 106 comprises memory 300 and web interface 302. Secondary storage device 304 contains offer data table 305, central processing unit 306 and user's access history data table. Web server 106 also contains input/output device 308. Web server 106 receives access from client 101 at web interface 302. Web server 106 can then access offers at database 110, or offers stored in Administration server 108.

Fig. 4A, depicts the hardware configuration of Administration server 108 consistent with the present invention. Administration server 108 comprises memory 400, secondary storage device 402, central processing unit 406 and input/output device 408. Secondary storage device 402 contains solicitation database 404. Administration server 108 has access to database 110 as seen in Fig. 1A. Both solicitation database 404 and database 110 can store offers to be accessed by client 101.

Fig. 4B depicts a exemplary block diagram of the configuration of a system consistent with the present invention. It can be appreciated by one of ordinary skill in the art that the architecture can be configured in other formats to achieve the same results. A circle in the diagram indicates an interface. A dashed arrow shows a dependency on the interface. A

rectangle indicates a class, and is linked to the interface it implements using a plain line. The system contains browser 420, ApplicationServlet 422, BusinessServerImpl 424, BusinessManagerImpl 426, CreditScoreserverImpl 428, MINManager 430, CreditCardServerImpl 432 and EmailImpl 434. The user utilizes browser 420 to access ApplicationServlet 422. ApplicationServlet 422 performs as a Java servlet. ApplicationServlet 422 interfaces with BusinessServerImpl 424 and BusinessManagerImpl 426. BusinessServerImpl 424 manages the top-level connection to services. BusinessManagerImpl defines the interaction sequence of the user with the business objects which walks the user through the solicitation session. CreditScoreServerImpl 428 performs a credit check and rates the credit for a customer to determine if credit can be extended to the user. MINManager 430 handles the selection of a phone number for a customer as set forth in one embodiment of the present invention. CreditCardServerImpl 432 handles charging services or merchandise to a customer's credit card. EmailImpl 434 handles sending e-mail to a customer summarizing and/or verifying any transactions performed at the web site.

BusinessServer 434 is the interface between Applicationservlet 422 and BusinessServerImpl 424. BusinessServer 436 is the interface between ApplicationServlet 422 and BusinessManagerImpl 426. Email 438 is the interface between BusinessManagerImpl 426 and EmailImpl434. CreditScoreServer 440 is the interface between BusinessManagerImpl 426 and CreditScoreServerImpl 428. MINManager 442 is the interface between BusinessManagerImpl 426 and MINManager 430. CreditCardServer 444 is the interface between BusinessManagerImpl 426 and CreditcardServerImpl 432. Log 446 is the interface

between EmailImpl 434, CreditScoreServerImpl 428, MINManager 430 and
CreditCardserverImpl 432 and Log 448.

Although aspects of the present invention are described as being stored in memory, one skilled in the art will appreciate that these aspects may be stored on or read from other computer-readable media, such as secondary storage devices, like hard disks, floppy disks, and CD-ROM; a carrier wave received from a network; or other forms of ROM or RAM. Additionally, although specific components and programs of the system are depicted in Fig. 1, one skilled in the art will appreciate that these may contain additional or different components or programs.

The Solicitation Process

Fig. 5 depicts a flowchart for the overall process in the web solicitation marketing loop. After receiving a notification with a URL and possibly a promotion code, a user, either a potential new customer or a current customer, accesses the web site via the URL (step 500). The user would then, at a prompt, enter the code (step 502) wherein unique offers associated with the code are displayed. The user then has the opportunity to review an offer or a set of offers (step 504). This set of offers can relate to any type of product or service. For example, the offers can relate to cellular telephone services, or credit card or other financial services. After the user has reviewed the offer, the user can then decide to either accept or reject the offer (step 506).

Fig. 6 depicts a flowchart for the specific process in the web solicitation marketing loop for new customers. A set of recipients are selected by using a pre-determined set of characteristics. For example, these characteristics might include spending habits, credit history, or demographic data. A solicitation is then sent to the set of recipients wherein the solicitation

includes a URL and a code (step 600). The solicitation could be sent through any means, for example, the U.S. Postal Service or through electronic means, i.e. an e-mail. A recipient, or user, would use the URL to access a web site on web server 106 (step 602). Once the web site was accessed, the user would see a prompt requesting verifying data (step 604). This verifying data could include the code contained in the solicitation, an address or zip code, a social security number, or any other type of verifying data that would be unique to the user. Web server 106 received this verifying data and verifies the information, either with the data contained in database 110, or with data contained in the Administration server 108 (step 606). A determination is then made as to whether the user is a valid user (step 608). If the user is not a valid user, no access to the offer is provided. If the user is a valid user, the offer is displayed for the user to preview (step 610). The offer could include an invitation to apply for a credit card, or any other type of offer. The user then has the opportunity to accept or reject the offer (step 612). If the user accepts the offer, additional information is provided by the user which may include address information, social security number, or bank information. This information is then saved in data table 305 located on web server 106 (step 614). Additional checks may be done including checking the user's credit history with a credit bureau, i.e. the TRW credit bureau. The customer's account is then created with the information provided by the user either manually, or the account is automatically created on the Administration server 108 (step 616).

Fig. 7 depicts a flowchart for the specific process in the web solicitation marketing loop for an alternate embodiment of the present invention for existing customers. A set of recipients are selected by using a pre-determined set of characteristics. For example, these characteristics might include spending habits, transactional history, credit history, or demographic data. A

5 solicitation is then sent to the set of recipients wherein the solicitation includes a URL and a code (step 700). The solicitation could be sent through the mail or through electronic means, i.e. an e-mail. A recipient, or user, would use the URL to access a web site on web server 106 (step 702). Once the web site was accessed, the user would see a prompt requesting verifying data (step 704). This verifying data could include the code contained in the solicitation, a customer account number, an address or zip code, a social security number, or any other type of verifying data that would be unique to the user. Web server 106 receives this verifying data and verifies the information, either with the data contained in database 110, or with data contained in the Administration server 108 (step 706). A determination is then made as to whether the user is a current customer (step 708). If the user is not a valid current customer, no access to the offer is provided. If the user is a valid current customer, the offer is displayed for the customer to preview (step 710). The offer could include a balance transfer, a reduced or no annual fee, a reduced interest rate on all or selected purchases, a reduced or no security deposit, or any combination thereof, or any other type of offer. The customer then has the opportunity to accept or reject the offer (step 712). If the customer accepts the offer, additional information may be provided by the customer. This information is then saved in data table 305 located on web server 106 (step 714). Additional checks may be done including checking the user's credit history with a credit bureau, i.e. the TRW credit bureau. The customer's account is then updated with the information provided by the customer either manually, or the account is automatically updated on the Administration server 108 (step 716).

Fig. 7A depicts a flowchart for an alternative exemplary embodiment wherein the user receives offers for phone plans. As in the prior embodiments, a user receives a solicitation

incorporating a URL and a code (step 730). The user then access the web site via the URL and is prompted for a code. The user then enters a code which can be a zip code, a name, or any type of code corresponding to a particular offer or set of offers (step 732). After the user enters the code, he can view a variety of offers relating to phone plans. The user is then able to select a phone plan of his choosing (step 734). For example, the user can select from different options of monthly fees, free minutes, local call details, peak rate charges, off-peak rate charges, the telephone and the cost. The user also may have the opportunity to select a phone and any accessories with the phone including power adaptors, ear pieces, clips, batteries, or any other type of accessory for the phone. The user then selects plan options (step 736). For example, the user can select voice mail options or caller identification options. After the user has made his selections, the user is then prompted to enter in personal data which may include name, address, home telephone number, work telephone number, e-mail address, shipping address, place of employment, bank information and social security number (step 738). The system then performs a check using the user's social security number to determine if the contract is accepted (step 740). If the user has bad credit, or his application is rejected for any reason, the user has an opportunity to secure the transaction with his credit card (step 742). Once the contract is accepted, the user selects a telephone number from the selections offered at the web site (step 744). A receipt or summary of the transaction is then displayed for the user (step 746). It can be appreciated by one of ordinary skill in the art that any type of service or merchandise can be offered and accepted using this method.

Fig. 8 depicts a flowchart for an alternative embodiment wherein a user or customer's viewing history is saved. After the user accesses the web site via the URL and enters any

verifying data (see Figs. 7A and 7B), a determination is made as to whether the user is a valid user (step 800). If the user is not a valid user, further access is denied to the offers, and the user's attempt to log in is saved in the user's access history data table (step 802). If the user is a valid user, the offer is provided to the user (step 804). The user then has the opportunity to either reject or accept the offer (step 806). If the user rejects the offer, the user's entire viewing history is saved in user's access history data table 307 (step 808). If the user accepts the offer, the offer data is saved in the offer data table 305 (step 810), the user's entire viewing history is saved in user's access history data table 307 (step 812), and the offer is reflected in the user's account (step 814).

Saving the user's viewing or access history can provide valuable information regarding the effectiveness of the offers presented to the users, regardless of whether they are potentially new customers or existing customers. Fig. 9 depicts a flowchart of the process for determining whether an offer should be updated (See Fig. 8). As described above, the viewer's access history is saved in viewer's access history data table 307. This data can be analyzed to determine the effectiveness of the offers being provided to the users (step 900). If a solicitation, provided to a set of recipients sharing pre-selected characteristics, is frequently rejected, a determination can be made on whether to update the offer. For example, if an offer for a certain interest rate is being offered to a set of recipients located in a particular zip code, and the majority of the users are rejecting the offer, then a determination can be made to reduce the interest rate. If the determination is made to modify the offer, then database 110 and/or the offer data table 305 is updated to reflect the new offer (step 904). Thus, the next user to access the web site with the code correlating to the modified offer will be provided with the new offer.

User Interface

Fig. 10 depicts an exemplary pictorial diagram of a view presented to a user upon accessing the web site using the URL. Spaces are provided for the user to enter his customer account number, zip code, and the promotion code that provided in the solicitation. Upon entering the requested data, and after being verified by the system, the user may be provided with the offer corresponding to the code.

Fig. 11 depicts an exemplary pictorial diagram of a view presented to the user after verifying information has been entered and the verifying process determines a valid user. The view informs the user that a response has already been received for the offer corresponding to the code the user entered.

Fig. 12 depicts an exemplary pictorial diagram of a view presented to a user when the user has entered data that cannot be verified. The user is requested to either re-enter the data or enter the correct data.

Fig. 13. depicts an exemplary pictorial diagram of a view presented to a user after he has entered verifying data and he is considered a valid user. The user is then provided with an offer corresponding to the code the user entered. In this example, the user is offered a reduction in his annual membership fee, effective upon renewal of the user's account. The user also has an opportunity to receive offers on a regular basis by providing the system with his e-mail address.

Fig. 14 depicts an exemplary pictorial diagram of a view presented to a user after he has entered verifying data and he is considered a valid user. Upon reviewing the offer and after accepting the offer, the view would be provided to the user acknowledging the request.

Fig. 15 depicts an exemplary pictorial diagram of a view presented to a user after he has entered verifying data and he is considered a valid user. Upon reviewing the offer and after rejecting the offer, either expressly or by failing to proceed to the next screen, the user may be presented with this view advising his of the deadline to accept the offer.

Conclusion

Other embodiments of the invention will be apparent to those skilled in the art from consideration of the specification and practice of the invention disclosed herein. This application is intended to cover any variations, uses, or adaptations of the invention following the general principles thereof and including such departures from the present disclosure as come within known or customary practice in the art to which this invention and all within the limits of the appended claims. It is intended that the specification and examples be considered as exemplary only, with a true scope and spirit of the invention being indicated by the following claims.

It will be appreciated that the present invention is not limited to the exact construction that has been described above and illustrated in the accompanying drawings, and that various modifications and changes can be made without departing from the scope thereof. It is intended that the scope of the invention only be limited by the appended claims.

We claim:

1. A method for providing solicitations and web-based offers and receiving corresponding responses thereto comprising the steps of:

providing a solicitation to a set of users sharing pre-selected characteristics,
incorporating in the solicitation at least one of a code and a universal resource locator (URL)
corresponding to a web site;

receiving a request to access the web site;

providing an offer; and

receiving responses to the offer.

2. The method of claim 1, wherein the user enters the code incorporated in the solicitation at the web site and the offer provided the user corresponds to the code.

3. The method of claim 1, wherein the solicitation is sent through electronic means.

4. The method of claim 1, wherein receiving a request further includes:

providing a customer identification number; and

using the customer identification number to verify a user.

5. The method of claim 1, wherein the offer provides for adjusting existing customer account terms.

6. The method of claim 1, wherein the offer includes terms for new customers.

7. The method of claim 1, further including:

adjusting a customer's account terms based on the response.

8. The method of claim 1, further including:

creating a new customer account based on the response.

9. The method of claim 1, further including saving a user's access history.
10. The method of claim 9, further including:
analyzing the user's access history; and
modifying the offer based on the analysis.
11. The method of claim 1, wherein a customer's account is automatically updated based on the response.
12. A method for accessing web-based offers comprising the steps of:
receiving a solicitation with at least one of a code and a universal resource locator (URL) corresponding to a web site;
accessing a web site through the URL;
receiving a set of offers; and
providing a response to the offer at the web page.
13. The method of claim 12, further including:
providing the code at the web page; and
receiving the set of offers corresponding to the code.
14. The method of claim 12, wherein the set of offers relate to at least one of cellular telephone products and services.
15. The method of claim 12, wherein the set of offers relate to financial services.
16. A method for providing web-based offers and receiving responses thereto comprising the steps of:
providing a host web site including a prompt for a code;
receiving the code at the prompt;

displaying a set of unique offers;

receiving a response to the set of offers.

17. The method of claim 16, wherein the set of offers relate to at least one of cellular telephone products and services.

18. The method of claim 16, wherein the set of offers relate to financial services.

19. An apparatus for providing solicitations and web-based offers and receiving corresponding responses thereto comprising:

a providing module for providing a solicitation to a set of users sharing pre-selected characteristics, incorporating in the solicitation at least one of a code and a universal resource locator (URL) corresponding to a web site;

a receiving module for receiving a request to access the web site;

a providing module for providing an offer; and

a receiving module for receiving responses to the offer.

20. The apparatus of claim 19, wherein the user enters the code incorporated in the solicitation at the web site and the offer provided the user corresponds to the code.

21. The apparatus of claim 19, wherein the solicitation is sent through electronic means.

22. The apparatus of claim 19, wherein the receiving module for receiving a request further includes:

a providing module for providing a customer identification number; and

a using module for using the customer identification number to verify a user.

23. The apparatus of claim 19, wherein the offer provides for adjusting existing customer account terms.

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24. The apparatus of claim 19, wherein the offer includes terms for new customers.
25. The apparatus of claim 19, further including:
an adjusting module for adjusting a customer's account terms based on the response.
26. The apparatus of claim 19, further including:
a creating module for creating a new customer account based on the response.
27. The apparatus of claim 19, further including saving a user's access history.
28. The apparatus of claim 27, further including:
an analyzing module for analyzing the user's access history; and
a modifying module for modifying the offer based on the analysis.
29. The apparatus of claim 19, wherein a customer's account is automatically updated based on the response.
30. An apparatus for accessing web-based offers comprising:
a receiving module for receiving a solicitation with at least one of a code and a universal resource locator (URL) corresponding to a web site;
an accessing module for accessing a web site through the URL;
a receiving module for receiving a set of offers; and
a providing module for providing a response to the offer at the web page.
31. The apparatus of claim 30, further including:
a providing module for providing the code at the web page; and
a receiving module for receiving the set of offers corresponding to the code.
32. The apparatus of claim 30, wherein the set of offers relate to at least one of cellular telephone products and services.

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33. The apparatus of claim 30, wherein the set of offers relate to financial services.
34. An apparatus for providing web-based offers and receiving responses thereto comprising:
a providing module for providing a host web site including a prompt for a code;
a receiving module for receiving the code at the prompt;
a displaying module for displaying a set of unique offers;
a receiving module for receiving a response to the set of offers.
35. The apparatus of claim 34, wherein the set of offers relate to at least one of cellular telephone products and services.
36. The apparatus of claim 34, wherein the set of offers relate to financial services.
37. A computer-readable medium containing instructions for providing solicitations and web-based offers and receiving corresponding responses thereto comprising:
providing a solicitation to a set of users sharing pre-selected characteristics,
incorporating in the solicitation at least one of a code and a universal resource locator (URL) corresponding to a web site;
receiving a request to access the web site;
providing an offer; and
receiving responses to the offer.
38. The computer-readable medium of claim 37, wherein the user enters the code incorporated in the solicitation at the web site and the offer provided the user corresponds to the code.
39. The computer-readable medium of claim 37, wherein the solicitation is sent through electronic means.

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40. The computer-readable medium of claim 37, wherein receiving a request further includes:
providing a customer identification number; and
using the customer identification number to verify a user.
41. The computer-readable medium of claim 37, wherein the offer provides for adjusting
existing customer account terms.
42. The computer-readable medium of claim 37, wherein the offer includes terms for new
customers.
43. The computer-readable medium of claim 37, further including:
adjusting a customer's account terms based on the response.
44. The computer-readable medium of claim 37, further including:
creating a new customer account based on the response.
45. The computer-readable medium of claim 37, further including saving a user's access
history.
46. The computer-readable medium of claim 45, further including:
analyzing the user's access history; and
modifying the offer based on the analysis.
47. The computer-readable medium of claim 37, wherein a customer's account is
automatically updated based on the response.
48. A computer-readable medium containing instructions for accessing web-based offers
comprising:
receiving a solicitation with at least one of a code and a universal resource locator (URL)
corresponding to a web site;

accessing a web site through the URL;
receiving a set of offers; and
providing a response to the offer at the web page.

5 49. The computer-readable medium of claim 48, further including:
providing the code at the web page; and
receiving the set of offers corresponding to the code.

50. The computer-readable medium of claim 48, wherein the set of offers relate to at least one of cellular telephone products and services.

10 51. The computer-readable medium of claim 48, wherein the set of offers relate to financial services.

15 52. A computer-readable medium containing instructions for providing web-based offers and receiving responses thereto comprising:

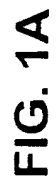
providing a host web site including a prompt for a code;
receiving the code at the prompt;
displaying a set of unique offers;
receiving a response to the set of offers.

53. The computer-readable medium of claim 52, wherein the set of offers relate to at least one of cellular telephone products and services.

20 54. The computer-readable medium of claim 52, wherein the set of offers relate to financial services.

[illegible]

5



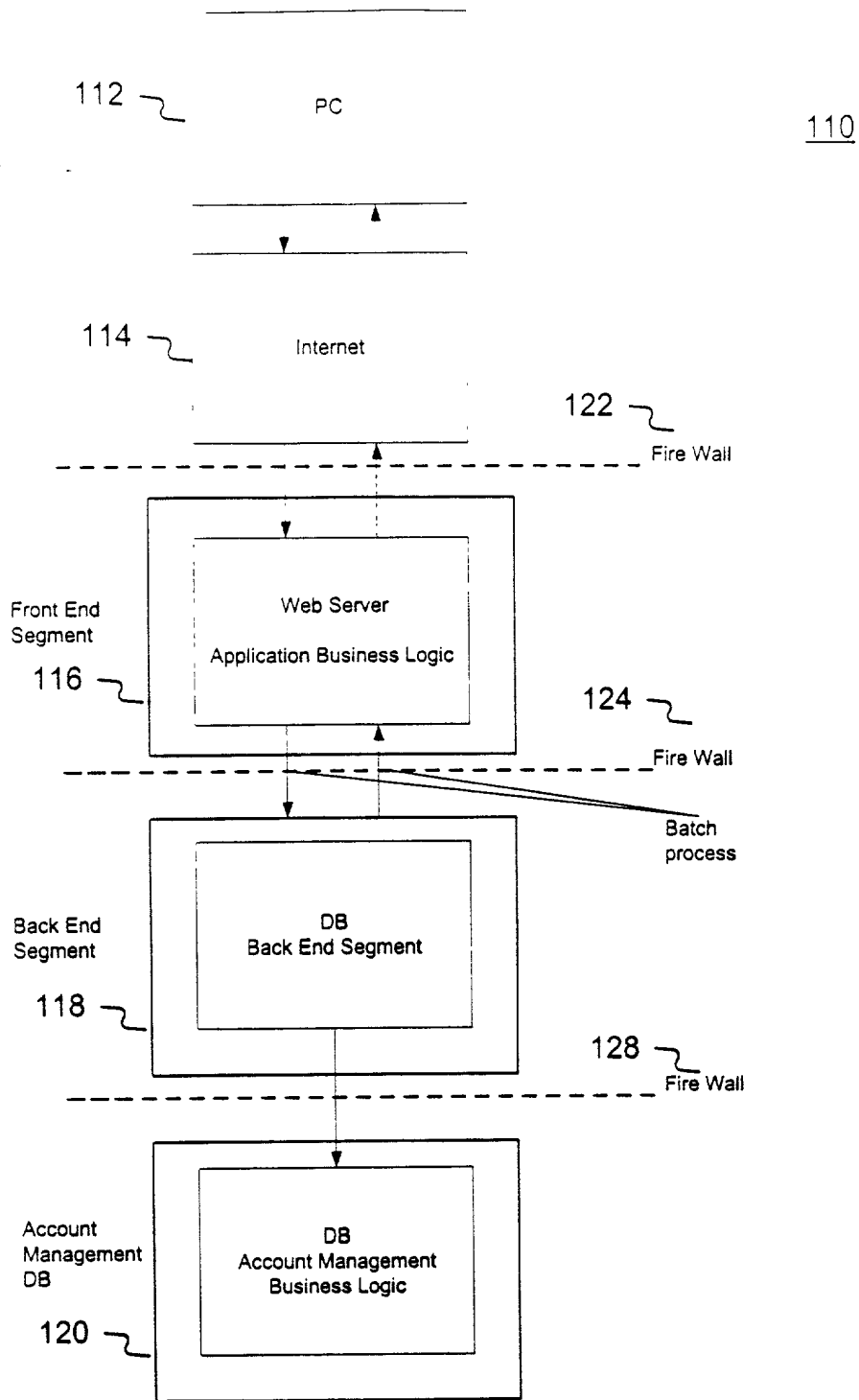


Fig. 1B

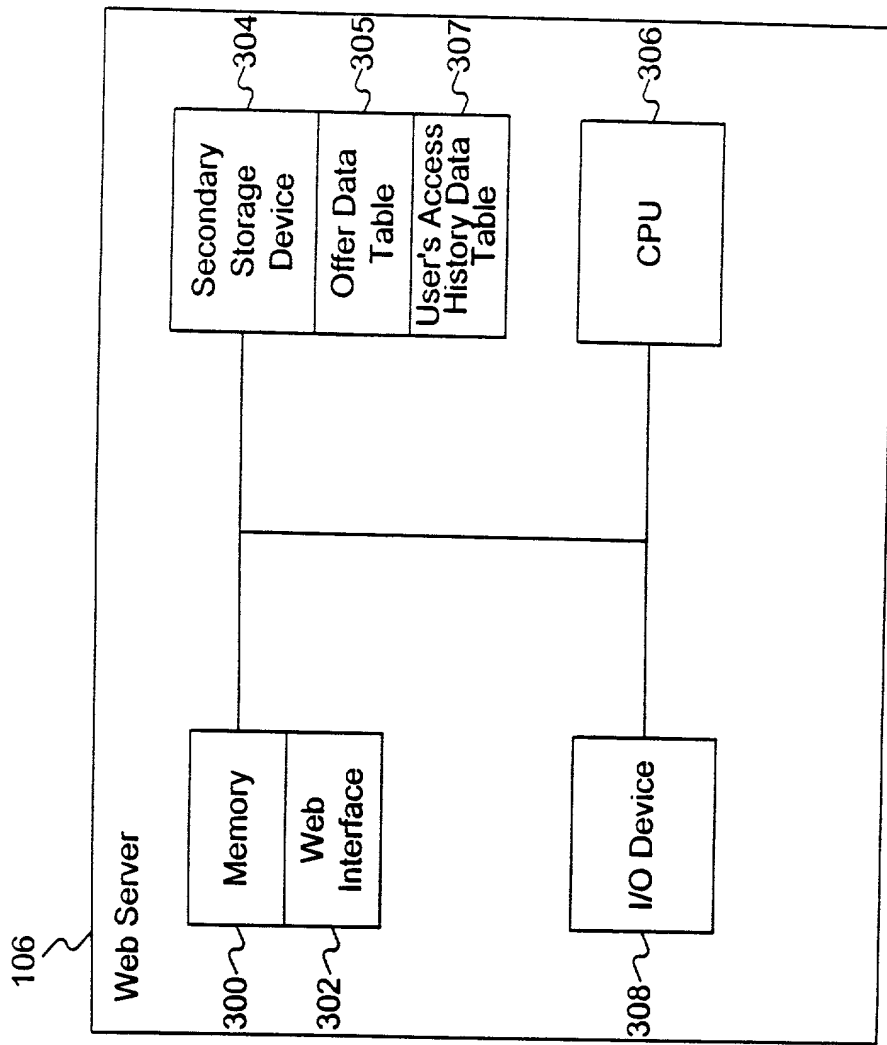


FIG. 3

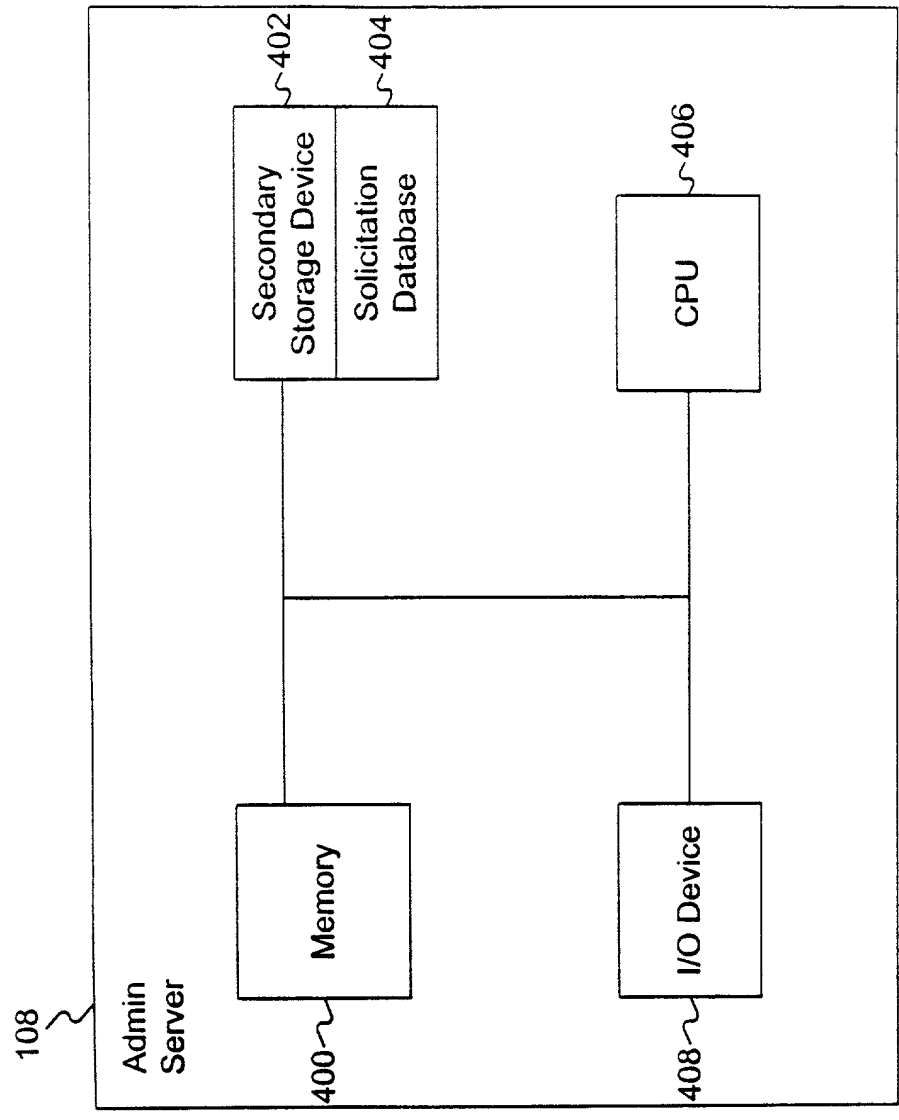


FIG. 4A

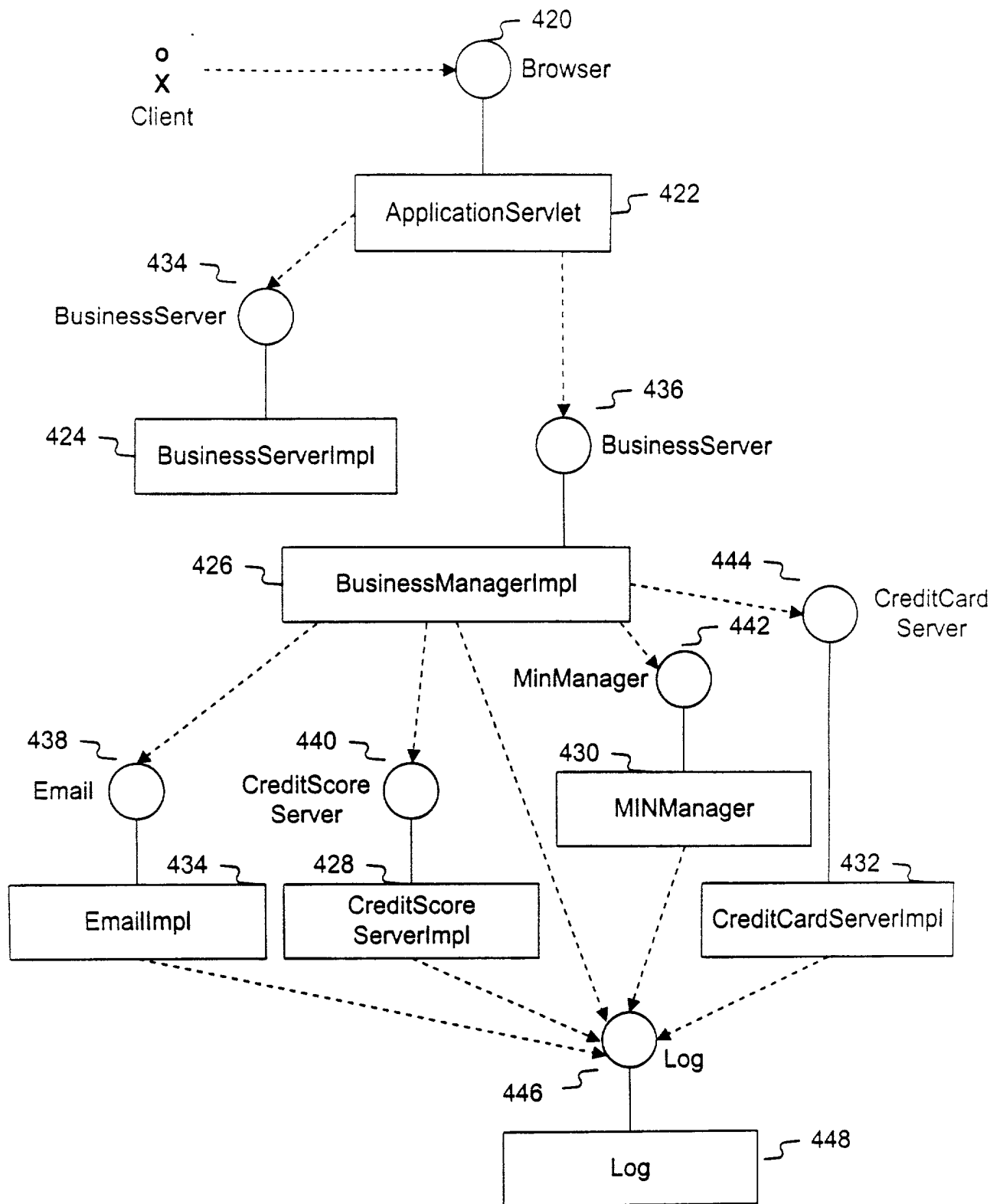


FIG. 4B

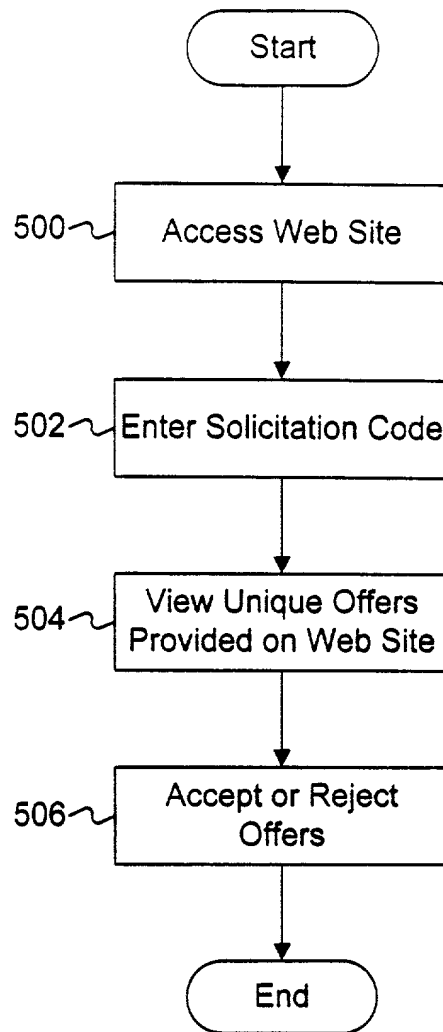


FIG. 5

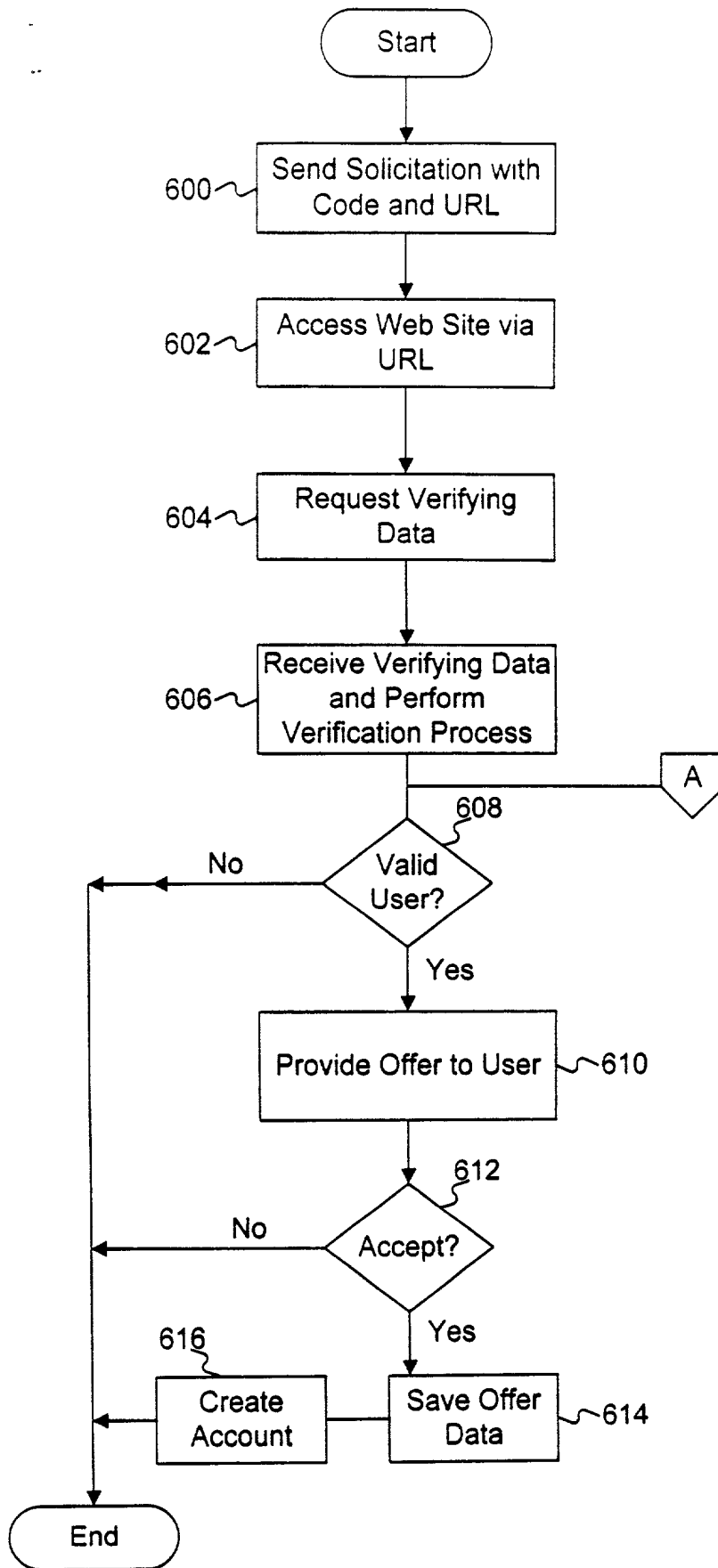


FIG. 6

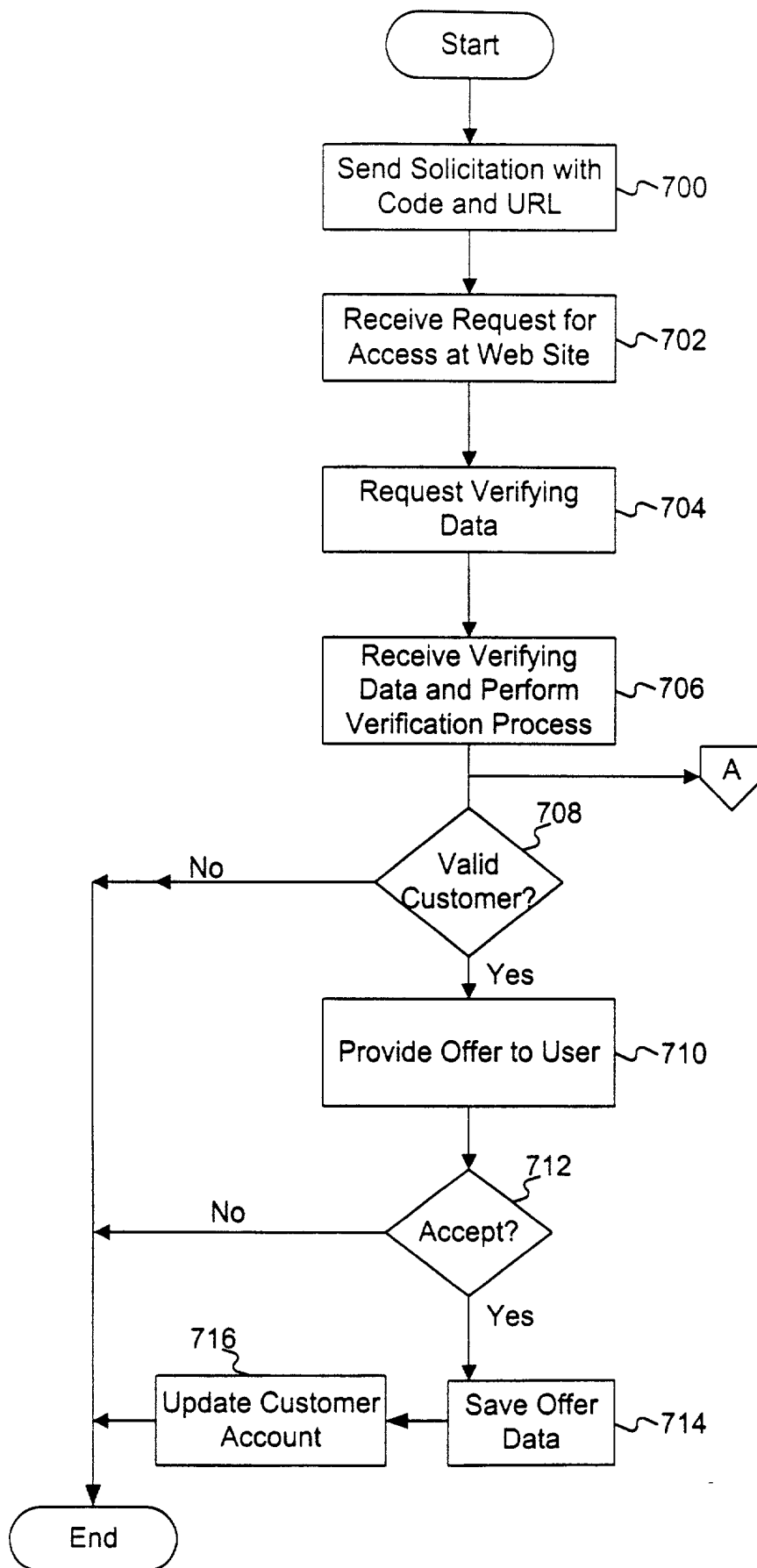
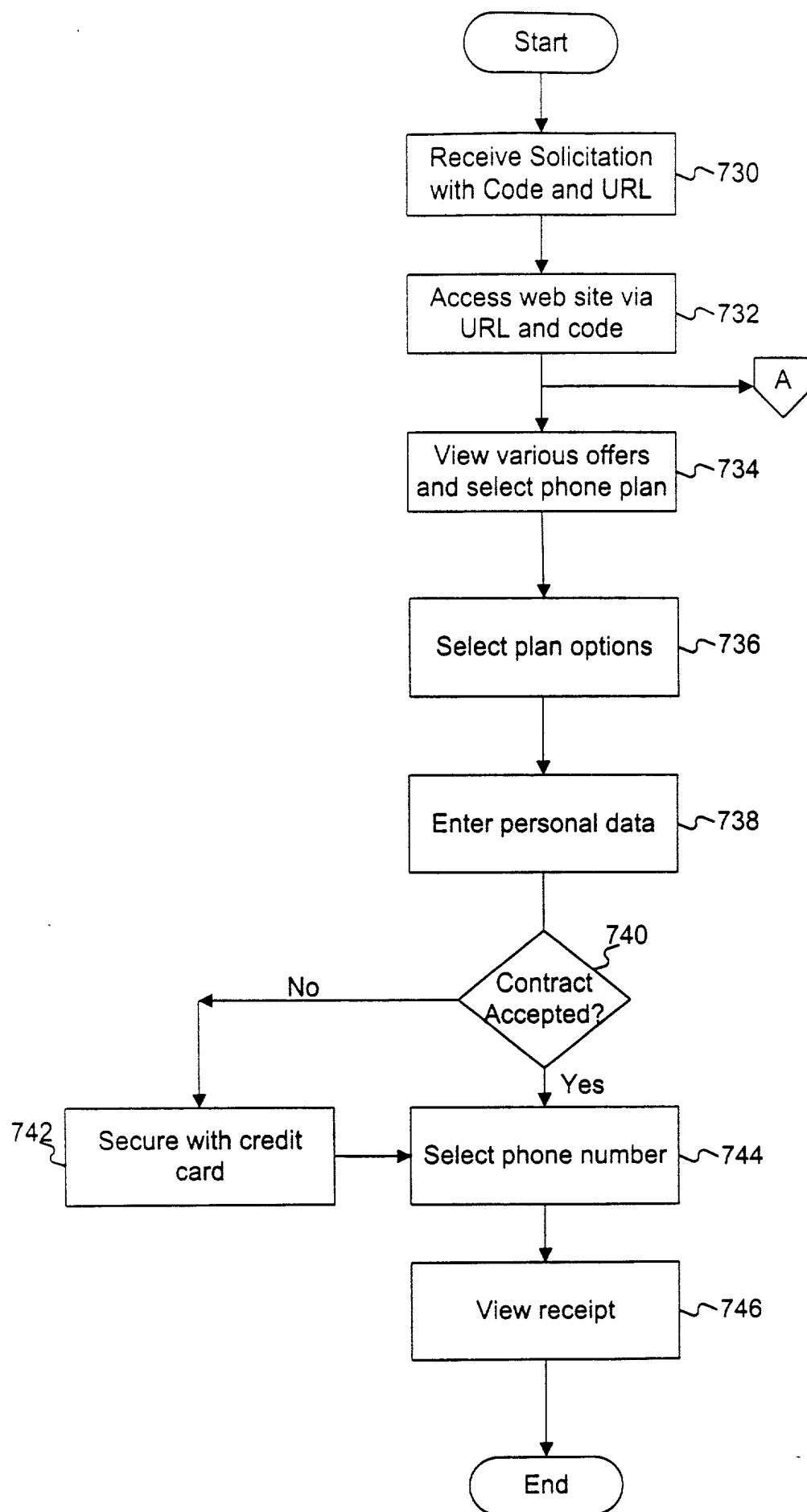


FIG. 7A



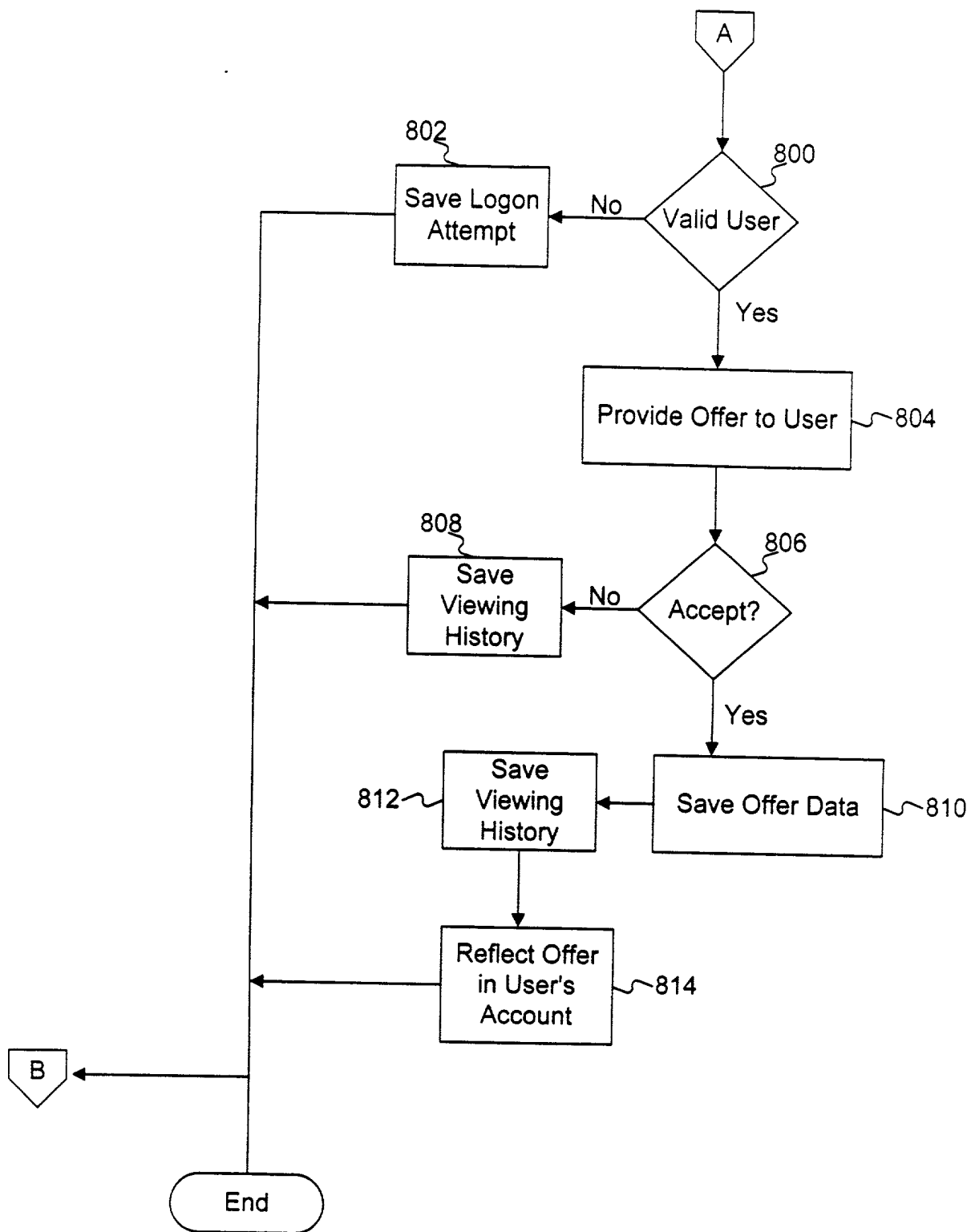


FIG. 8

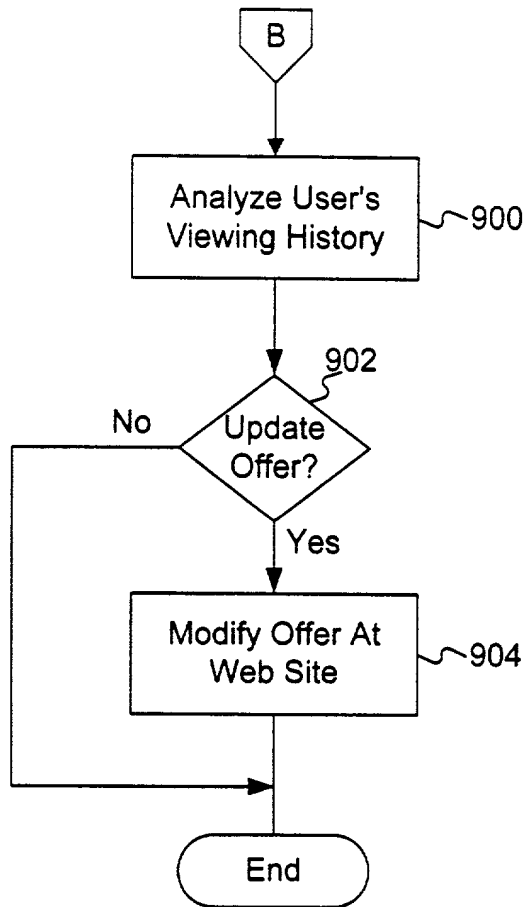



FIG. 9

CapitalOne

WELCOME TO THE CAPITAL ONE OFFERS PAGE!



We're sorry, but we're unable to verify your information. Please check that you have entered it correctly.

To access your offer, please enter your account number, ZIP code, and promotion code below.

Account Number:

Zip Code:

Promotion Code:

SUBMIT

Capital One.

I authorize Capital One to begin reducing my Annual Membership Fee as described in this offer, effective the next time my account is renewed. I understand that a membership fee may be assessed if I accept an upgrade to my account.

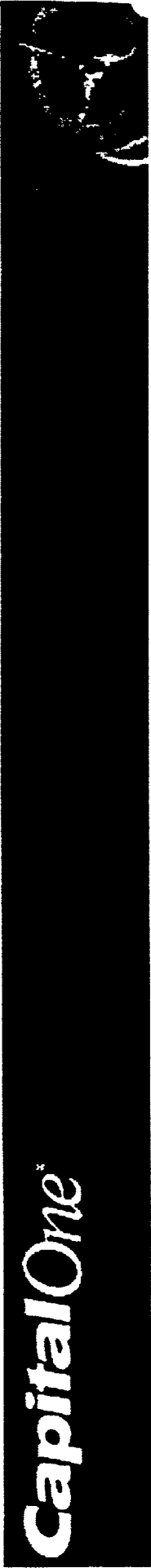
E-mail Address

NO THANKS

FIG. 13

100%

1990



Thank you for submitting your online request. We look forward to serving you now and in the future, as we continue to provide opportunities to meet your changing needs.

Access Your Account Online

For Capital One online account information, go to <http://www.capitalone.com/> where you can view your most recent statements, view recent transactions, pay your credit card bill online and download your statement information.

100%	Privacy
FRAUD	Security
PROTECTION	Settle on Demand

FIG. 14

CapitalOne

Thank you for considering this offer. We're sorry it doesn't meet your needs at this point. If you reconsider and would like to accept the offer, please return to www.capitalone.com/offers by 06/14/2000.

Access Your Account Online

For Capital One online account information, go to <http://www.capitalone.com/> where you can view your most recent statements, view recent transactions, pay your credit card bill online and download your statement information.

100%
FRAUD
PROTECTION

Privacy
Security
Terms of Use

FIG. 15